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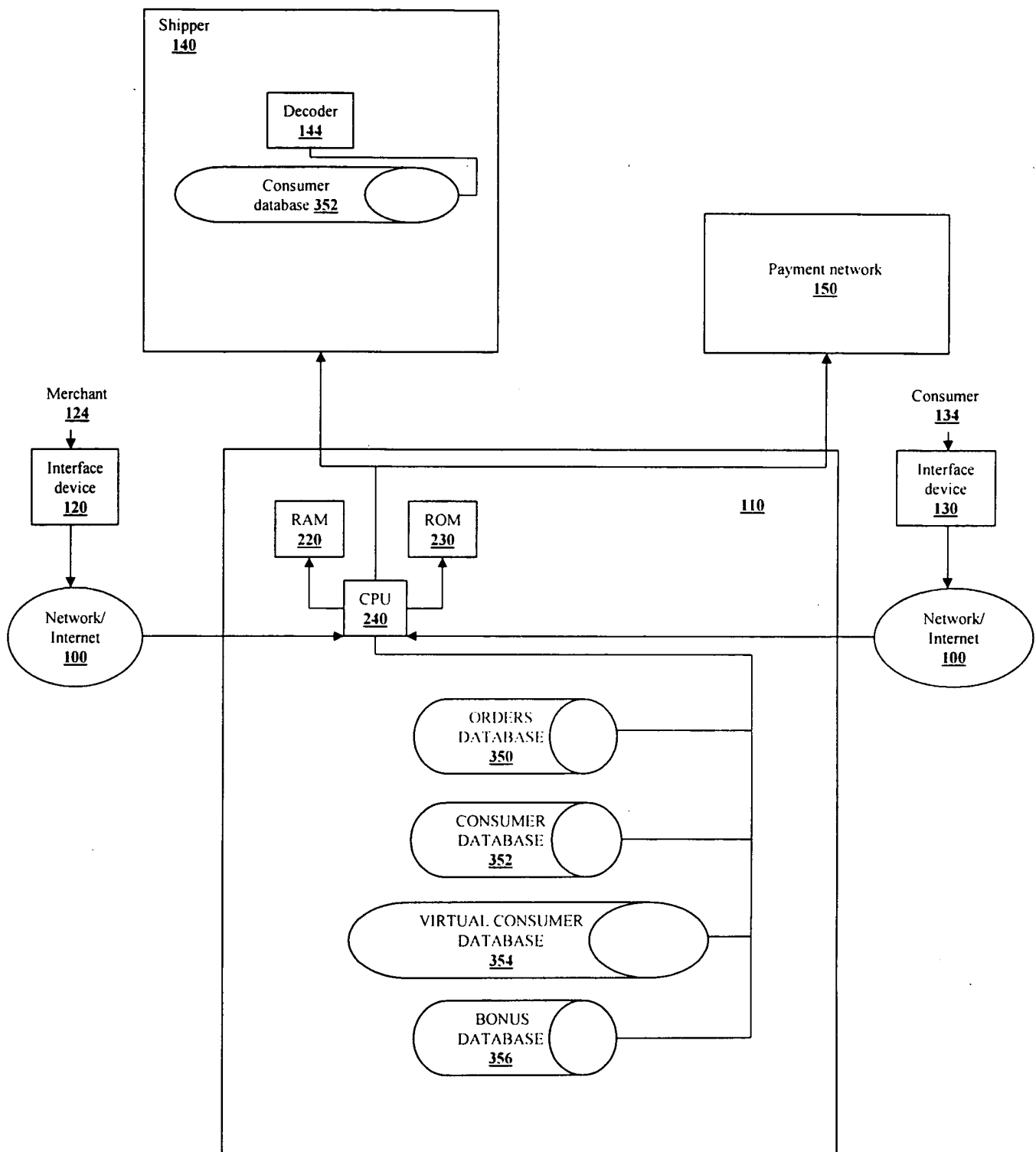


Fig. 1

Fig. 2: Consumer Database

Consumer ID	Consumer Name	E-mail Address	Physical Address	Encrypted Password	Payment Account Information	Bonuses Owned	Site Points Owned	Additional Personal Information
37890	J. Smith	JSmith@yahoo.com	345 Park Ave. New York, NY 12345	A39j76r	1234 5678 9875 2345 exp. 3/2003	154890	375	Lawyer

Fig. 3: Bonus Database

Bonus ID	Merchant	Description	Point Value	Owner	Link
154890	Barnes & Noble	\$15 discount on purchase over \$100	30	37890	
154891	Land's End	Free shipping on next order	40	USED	
154892	Netgrocer	10% discount on next order under \$100	20		www.netgrocer.com/coupon1275/

Fig. 4: Order Database

Order ID	Merchant	Date	Amount	Bonus awarded	Bonus used	Virtual Consumer	Actual Consumer
125908	Dell	8/31/2000	\$2134	78456		255	189547

Fig. 5: Virtual Consumer Database

Virtual Consumer ID	Shipping address	Payment Account Information
234	Aggregation Site, Inc. PO Box 475 St. Paul, MN 12345	1234 9874 2347 2399 exp. 4/2001

097924020001

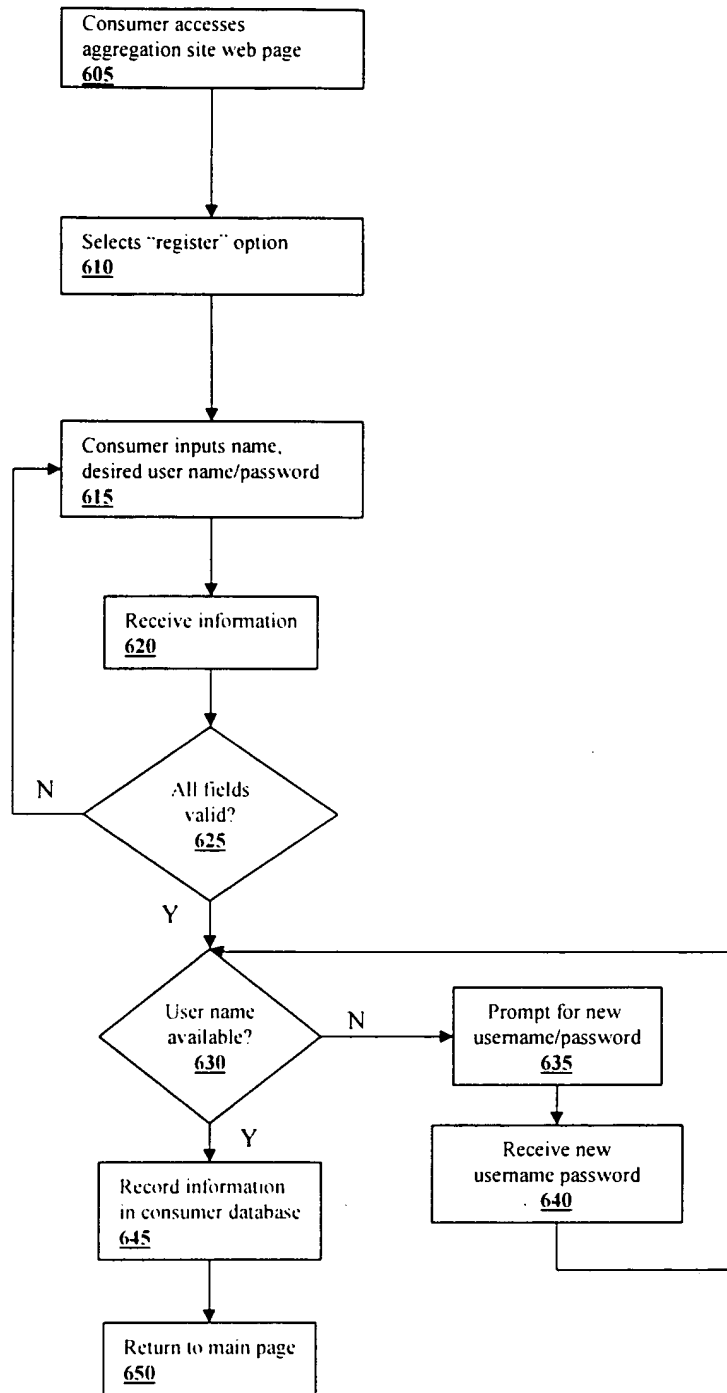


Fig. 6

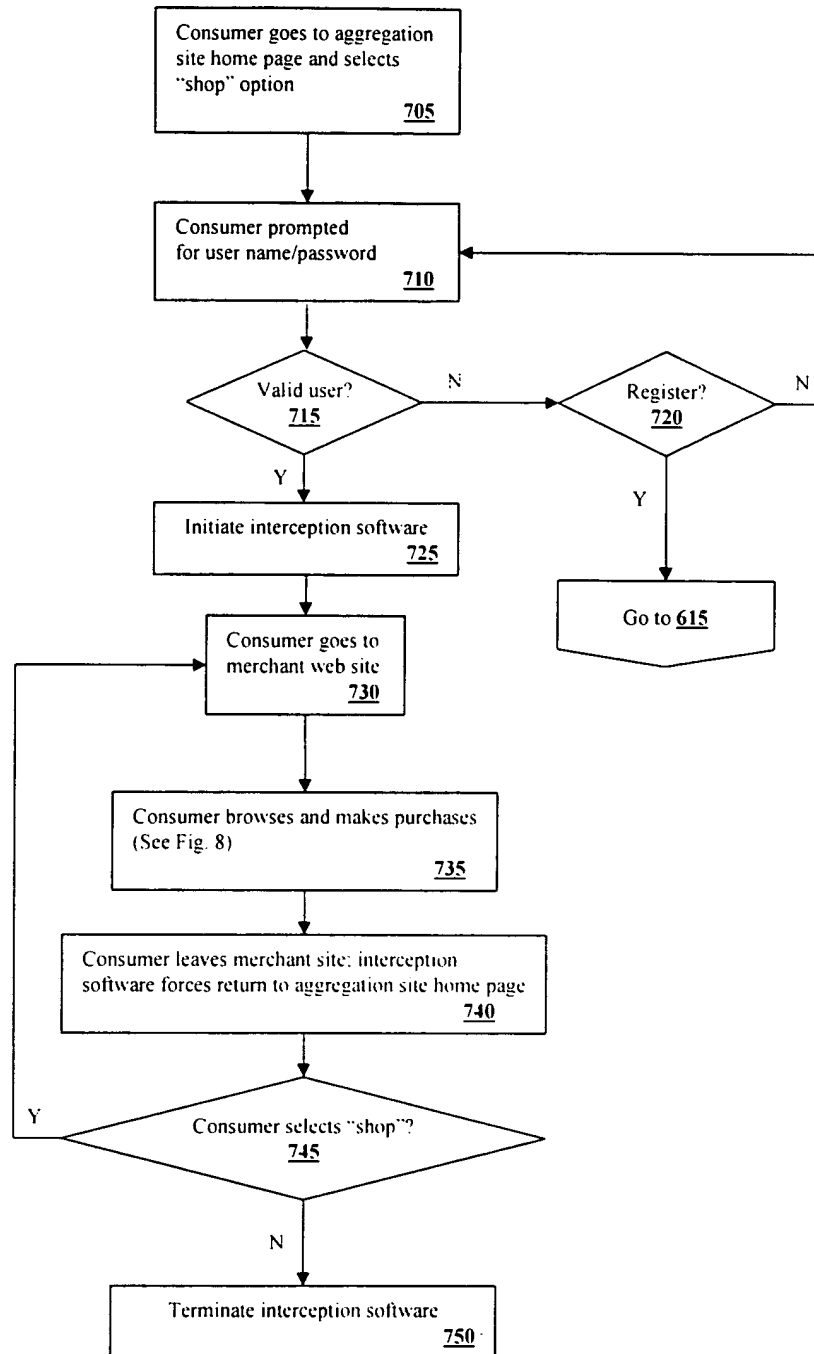


Fig. 7

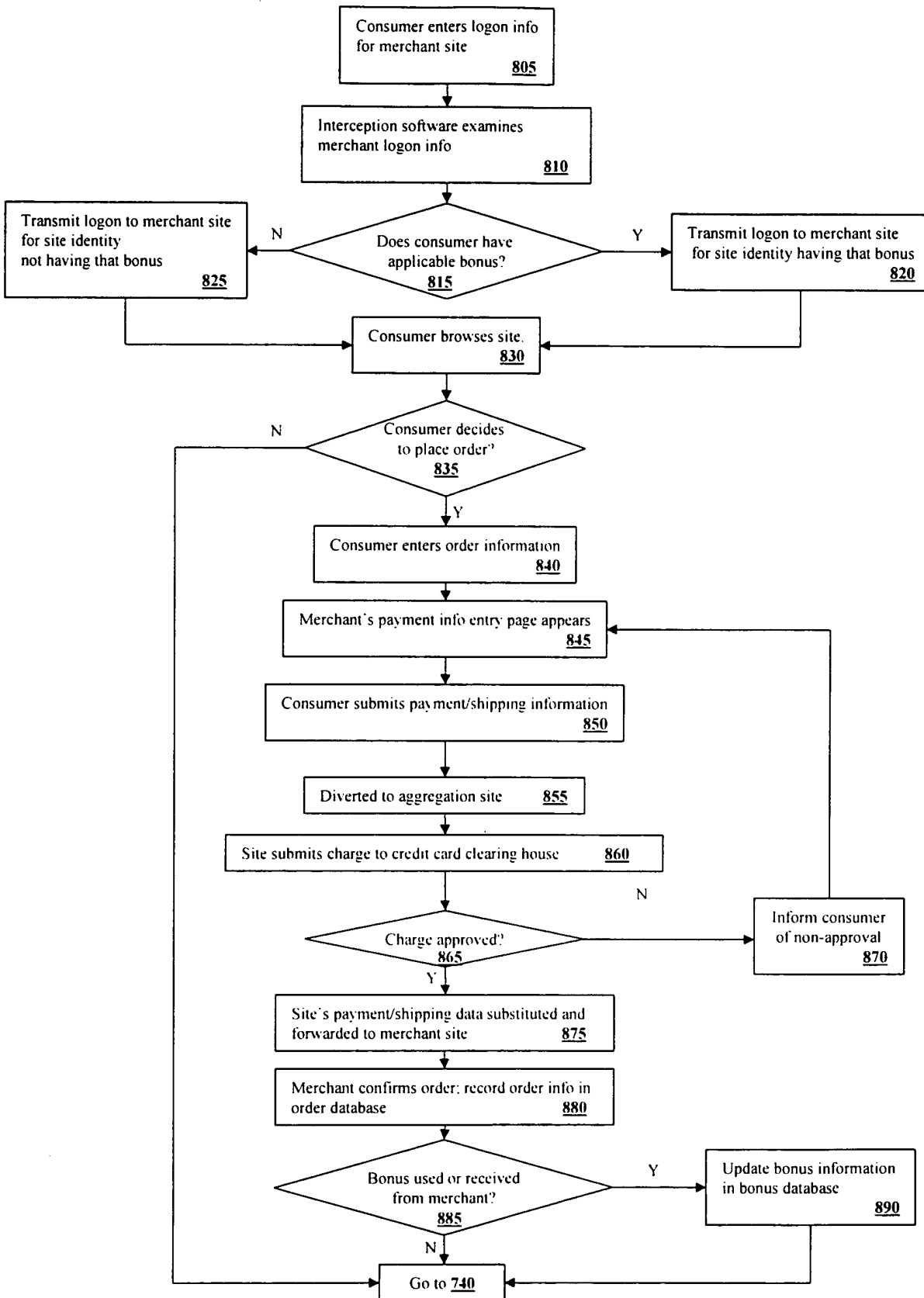


Fig. 8

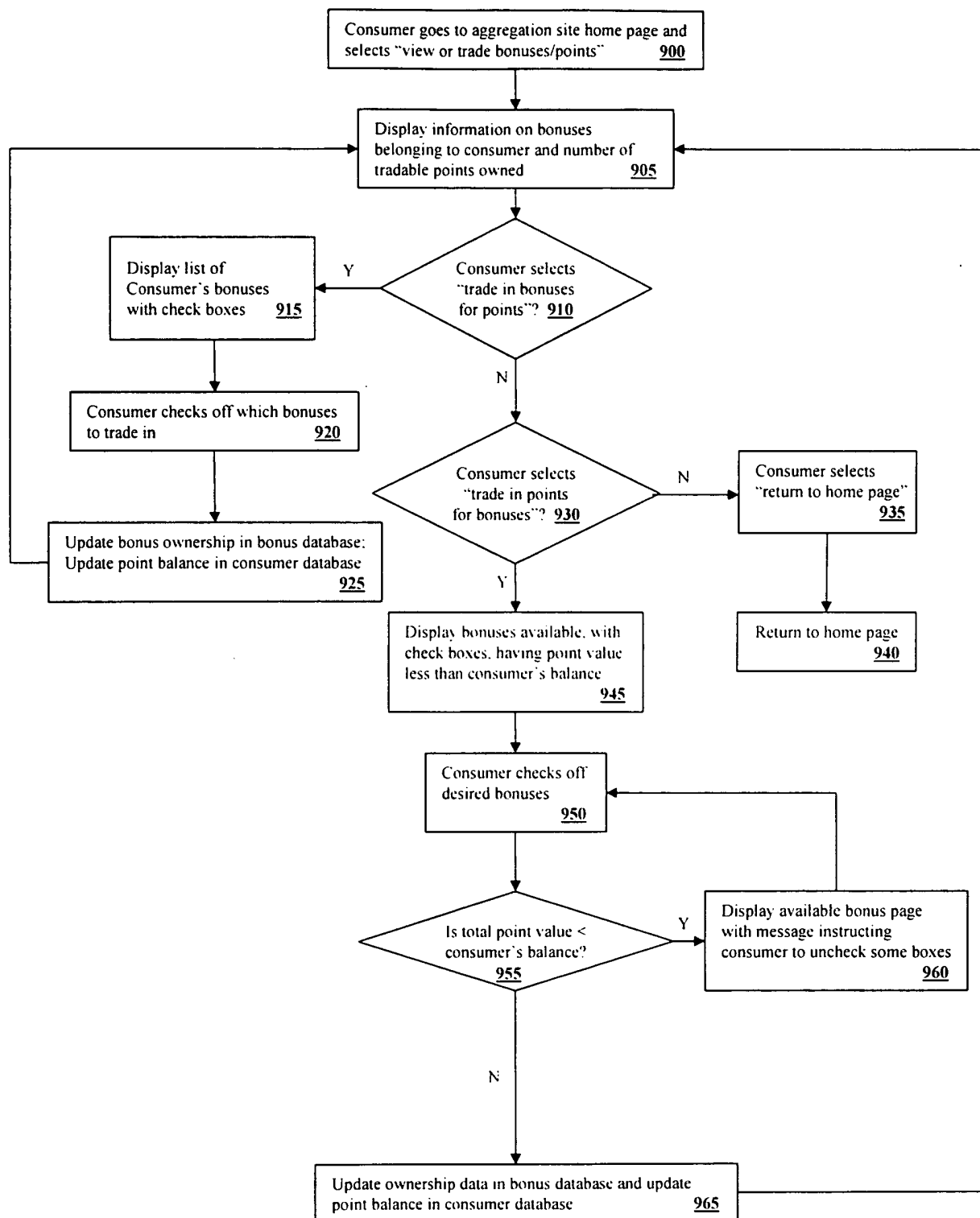


Fig. 9